

GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

Agricultural Debt Redemption scheme 2014: Guidelines for Implementation of the scheme
Constitution of Mandal Level /Divisional Level Grievances Redressal Committees-issued:

FINANCE (B&IF) DEPARTMENT

G.O.Ms.No.220

Dated: 11.12.2014.
Read the following:-

1. G.O.Ms.No.174 Finance (IF) Department, dt.14.08.2014.
2. G.O.Ms.No.218 Finance (IF) Department, dt.04.12.2014.
3. G.O.Ms.No.2583 Finance (EBS-II-A&C) Department, dt.18.10.2014.
4. G.O.Ms.No.2584 Finance (EBS-II-A&C) Department, dt.18.10.2014.

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ORDER:

In partial modification of the GOs cited, the following modifications have been issued:

In the reference 1st read above, the Government issued operational guidelines for implementing the debt redemption scheme to farmers of Andhra Pradesh. Accordingly, collection of data in 34 columns Template from Banks /RRB's/DCCB's etc; has since been completed and the 1st phase of list containing 22.79 lakh eligible farmers families for providing relief, is made available to the bank-branches / concerned Mandal Revenue Officer and the beneficiary-farmers. W.e.f. from 10.12.2014.

2. The farmer's accounts that could not be processed /cleared during the 1st phase for want of details of documents such as Ration Card, Aadhaar etc; are being given another opportunity for verification/submission of the required details in the 2nd phase. National Information Center (NIC) will publish the list of such loan accounts in their portal. This list of will be made available to the bank-branches and placed in public domain for rectification and reprocessing w.e.f. 10.12.2014.

3. On page 4 of GO 2nd read above, against item 18, details with regard to submission of online grievance and Mandal Level Grievance Redressal Committee have been furnished. In partial modification of these guidelines, the Government has now decided to keep in place a three-tier grievance redressal mechanism to deal with grievance effectively, details of which are as follows:

- i. A Mandal-Level Committee where the Mandal Revenue Officer will be the Nodal Officer / convener. The concerned Branch Manager and Agriculture Officer of the Mandal will be the other members of the Committee.
- ii. Revenue Divisional Officer of the concerned Revenue Division will be the appellate authority for the grievances which could not be resolved by the Mandal Revenue Officer –Committee mentioned above.
- iii. The final level is the District Level Grievance Redressal Committee.

15. The format for on-line accessing for filing of grievances is available at [http:// 125.21.84.139/](http://125.21.84.139/)

5. The grievances/complaints can be filed **On-line**. The aggrieved person can approach the branch from where he/ she availed his/her loan or MRO Office or MEE SEVA Centre or any other agency which can provide internet facility, to file on-line representation in the NIC portal.

6. 2nd phase list forwarded by NIC will contain remarks/reasons for the pendency of the relief in each case, based on which the farmer can file his/her online grievance, if any.

7. Farmers can submit their grievances **On-line**, giving reasons for reconsideration of their claim for relief and the same will be available on line to the Branch Manager and the Mandal Revenue Officer. Subsequently, the farmer shall furnish the supporting documents to the MRO-Committee for considering the relief / redemption amount.

8. Procedure to be followed:

I. Mandal Level Committee:

The Nodal Officer (MRO) will view the grievance of each farmer. Information will also be available to the bank-branch, to which the account belongs. The issue will be discussed by the committee of Mandal Revenue Officer, concerned Branch Manager and Agriculture Officer by verifying the supporting loan documents / records / other documents submitted by the aggrieved farmer.

The committee will address the grievance of the farmer taking in to account the guidelines issued vide GO cited against reference 1 and subsequent clarifications given on the subject. In case of any doubt, clarification may be obtained from Finance Department.

It is to be ensured that the decision of the Committee is uploaded / ported to NIC site from time to time. The concerned branch will immediately initiate the follow-up action by furnishing the details collected, in the 34 column template, for further processing. The MRO committee is also permitted to take assistance of the Village Level Janmabhoomi Committee, if felt necessary, in resolving the issues and to take a decision.

II. Revenue Divisional Level Appellate Authority:

If the farmer is not satisfied with decision of the MRO committee, the grievance can be scaled up to the RDO, the appellate authority. The matter will be re-examined by the RDO with the help of MRO committee and if necessary an independent enquiry can also be done for gathering the factual position and a final view can be taken and recorded.

III. District Level Committee:

The final decision lies with the District Level committee.

The District Committee consists of Collector/Joint Collector, Lead District Manager, Joint Director Agriculture and the Controller/District coordinator of the bank concerned. The District Level Grievances Committee will take a holistic view of the issue and record its final decision in the matter.

:3:

In this connection, Government will establish Call Centers for assisting and guiding the aggrieved farmers on matters with whom they have to approach, the reasons for not considering in the 1st phase, documents to be furnished in support of their claim etc.

10. A check-list of anticipated Grievances and suggestive-approach to address the same is **annexed, along with all the instructions/clarifications issued subsequent to the GO reference (1) cited. In any case the process of addressing the grievances of the farmers shall be completed by 09.01.2015 positively.**

11. Also enclosed is the format of application cum affidavit to be obtained from each beneficiary-family as stated in page 3 at item 12 of GO, cited at reference 2nd above.

12. This G.O. is available in Andhra Pradesh Government Website HYPERLINK "http://goir.ap.gov.in/" <http://goir.ap.gov.in/>.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

L.PREMACHANDRA REDDY
SECRETARY TO GOVERNMENT (B&IF)

To
All Departments of Secretariat
All Heads of Department
The Accountant General, A.P. Hyderabad
All District Collectors
All District Treasury Officers
The pay and Account Officer, Hyderabad
The Director of Treasuries & Accounts, A.P. Hyderabad.
The Chief General Manager, RBI, Regional Office, Hyderabad
The Chief General Manager, NABARD, Hyderabad.
The Convenor, SLBC of AP, Andhra Bank, Head Office, Hyderabad.
MD, AP. State Coop Bank, Hyderabad.
All Public Sector Banks
All Private Sector Banks
All Regional Rural Banks

Copy to:

The P.S. to Chief Secretary to Government of Andhra Pradesh.
The P.S. to Hon'ble Chief Minister of Andhra Pradesh.
The P.S. to Special Chief Secretary, Planning Department.
The P.S. to Principal Secretary/Secretary to Government, Finance Department/ Rural Development Department/Agriculture Department/ Finance (IF) Dept.
SF/SCs

//FORWARDED::BY ORDER//

SECTION OFFICER

Application –Cum-Unstamped Affidavit to be submitted by Head of family (with details of the family & loans obtained)

1. Name of the Family Head and other /
Family members with full address.
2. Fathers Name or family Head.
3. Name of the Village/ Mandal/ District.
Where the farmers resides.
4. Name of the Bank with full Address where land ownership document is lodged.
5. Aadhaar Card number of the family.
6. Saving Bank Account Number with details of the family members.
7. Loan outstanding under Different Head (Self and Family) in different banks.

Sl.No.	Name	Purpose of loan availed	Account No	Bank/branch Where availed	Limit	Outstanding as on

8. Amount of crop insurance received details.
9. Whether wife is a member of SHGs Groups and give full details of loans obtained, if any.
10. Voter ID Cards details.

Sl.No.	Name	Voter ID No.	Full address as per Voter ID	Issued by/ place

11. Mobile Numbers of Self and Family.

Sl.No.	Name	Mobile No	Relationship

12. Any other information that farmer wants to provide.

I hereby declare that all the information furnished by me above is true, if any information is found to be incorrect in claiming debt relief I am liable for any action taken by State Government as per provisions under relevant legislation.

Name & Signature of Head of Family

Date:

Place

Guidelines to the Grievances committees i.e District/RDO/MRO and action to be initiated both at NIC & Bank Branch.

Sl.No.	Grievance for MRO/RDO clarification for taking action.	Clarifications/guidelines for the MRO committees to take a decision on the grievance to whether to approve or reject and to record accordingly.	What type of details to be captured on approval. Cause initiated Action to be bank/NIC
1.	Missing Loan Account from the eligible list of farmers	The concerned bank branch has to clarify the reasons for omission and put up to the committee headed by MRO for scrutiny. If the case fits in to the guidelines circulated by finance department (GO Ms 174 dated 14.8.2014), it will be considered for approval by the committee.	1. Opening of the site by NIC to the respective bank branch for uploading of full loan account data.
2.	Tenant /Owner both claiming relief on the same survey number.	<p>Such cases will be subject to the field verification. The Agricultural officer will verify the facts and put up his recommendations to the committee. The committee will be guided by the clarifications issued by the finance department, which are furnished here under.</p> <p><u>Cause:</u></p> <ul style="list-style-type: none"> i. As per the guidelines, the tenant will get the benefit. If both have availed loan on the same Sy.No. but the extent of land cultivated differs, in such cases the committee has to go deep into the matter whether the Sy No has sufficient extent of land that can be cultivated partly by the owner & partly by the tenant, the factual position is to be recorded and taken a decision. If it is for different seasons it can be considered taking in to account the Sy.No, extent of land, crops cultivated and Scale Of Finance etc. ii. Claim by the owner & tenant for the same season on the same piece of land for the same crop. Tenant only will get. iii. Claim by the owner & tenant for different crop season. But can be considered within the ceding of Rs.1.50 lakhs matter and certify the correct position, with remarks. 	2. NIC will open the templates in respect of column No. 31,32,33 to the bank branches for editing suitably and resubmit to NIC for processing relief.

3.	Survey number differs/ Survey number not available.	Committee should look into the matter and certify the correct position, with remarks.	3. NIC will open the template no 25 to the bank branches for editing and resubmitting.
4.	Lesser Amount of relief is announced.	Concerned bank branch has to verify the reasons for lesser relief and put up to MRO committee for taking decision, after taking into account the crops, SOF /Acreage etc.	4. NIC would modify the field in respect of eligible amount based on the recommendations of MRO committee.
5.	Death claims.	To be dealt with as per the existing procedure being followed by the banks for settling their dues. Such grievance would be dealt with by the banks concerned, separately.	5. Information in the 34 column Template to be submitted to NIC for the Legal heir of the deceased after completion of the bank's formalities as applicable, in any case NIC and the branch is to ensure that marking of loan account already uploaded so that to avoid double claim. NIC/Branch should link this account with deceased account already uploaded i.e preserve the existing data.
6.	Multiple borrowings (availed loans from other banks on the same Sy No but could not found his name in the selected list of farmers for debt relief).	<p>In case of lending against same Survey numbers by different banks, the procedure for waiver at page No.6 item 20 in Para (i) of GO Ms 174 dt 14.8.2014 is to be followed..</p> <p>Committee to discuss with all the banks concerned and follow the guidelines already circulated for fixings the entitlement for each loan account of different banks. Multiple borrowings against the same Sy.No. Ex: If the land under the Sy. No is say, 5 acres and the piece of land is cultivated in bits by different combinations viz; different members of the family or by the owner and the tenant cultivator all can be considered within the limit of Rs.1.50 lakhs cultivator gets priority over the owner in any situation.</p> <p>a) Multiple claims by an individual for different facilities say, Crop loan, Gold loan for crop purpose can be considered within the ceiling of Rs.1.50 lakhs.</p> <p>b) In case of multiple borrowings (at different banks),the bank holding the original PPB will get priority.</p>	6. After arriving at the eligibility for each Bank in terms of the guidelines and after uploading eligibility amount as decided by the MRO committee, and ensure incorporate the same in the remarks column provided for this purpose in the NIC portal, NIC will modify the eligibility amount for each bank in the relief column in the list accordingly .

		<p>c) Priority shall be given to the tenant only if availed for the same season and claim of owner can be rejected.</p> <p>d) The bank who has released the first crop loan (oldest loan) shall have the priority over the other bank. The priority of debt waiver shall be as follows:</p> <ul style="list-style-type: none"> ➤ Crop loan ➤ Converted crop loan ➤ Agri. Gold loan <p>Subject to the ceiling of Rs.1.50 lakh per family.</p>	
7.	No. Aadhaar	The complainant is to be advised to <input type="checkbox"/> enroll for new Aadhaar Number. The details to be submitted for considering his request on receipt of Aadhaar Number.	7. NIC will open the column no 28 of the template for editing by the Branch Managers and to resubmit to NIC for processing the relief.
8.	No Ration Card and the members who are separated from the joint family.	Such cases will be referred to the Village Level Committee. The committee will identify the person with his other family members. Accordingly his name will be linked to the ration card member, which is existing in the name of any other family members. Alternatively, all the names entered against with the same surname and door number entered in the voter list of the village shall be treated as members of the same family.	8. NIC will open the column no 29 of the template for editing by the Branches and to resubmit to NIC for processing the relief.
9.	Multiple pass book on same survey number.	This has to be probed into by the MRO as to why multiple PPB have been issued and suitable action to be taken recommended.	9. NIC will provide editing of column no 27 of the template to the Branch Managers and to resubmit to NIC for processing the relief.
10.	Non-residential loaners Non Residing in AP Land located outside of AP	To be rejected	10. No action is needed.
11.	Gold loan	If it is on account of non-availability of details like Sy. No, crop details, acreage, scale of finance etc; such information may be collected from the bank branch. Thereafter the details can be sent with their recommendation to the MRO committee for taking a view in the matter.	11. NIC will provide the column no's 32,33,34 of the template to the Branch Managers for editing and retransmitting to NIC with the relevant details for arriving at the relief.

12.	Rejected while scrutiny.	The committee has to look into the reasons mentioned in the list and verify the factual position. In case it is found in order for considering the relief the case may be recommended by the MRO committee with remarks.	12. Concerned Branch Managers will submit all relevant 34 columns of the template data to NIC for processing. If recommended by the committee for reprocessing the relief.
13.	Khatha Number differs.	MRO to look in to detail of the discrepancy. The Mandal Committee to submit its view as to whether the grievance is genuine or not 10.	13. NIC will provide editing of column no 26 of the template to the Branch Manager for resubmitting to NIC portal for processing the relief.
14.	Duplicate pattedar pass book.	Matter to be investigated by the Revenue Officials and suitable follow up action taken.	14. If found genuine NIC will provide column of number 27 of the template for editing by the Branch Managers and resubmit to NIC for processing the relief if recommended by the committee for relief.
15.	Ineligible crops.	To be rejected, (Horticulture, Vegetable Crops, spices, floriculture, nursery, Medicinal plants etc.,)	15. No action needed.